



General Assembly

February Session, 2014

Raised Bill No. 5248

LCO No. 1208



Referred to Committee on INSURANCE AND REAL
ESTATE

Introduced by:
(INS)

***AN ACT CONCERNING CERTIFICATES OF INSURANCE FOR
PROPERTY AND CASUALTY INSURANCE COVERAGE.***

Be it enacted by the Senate and House of Representatives in General
Assembly convened:

- 1 Section 1. (NEW) (*Effective October 1, 2014*) (a) As used in this
2 section, "certificate of insurance" means a document or instrument that
3 is prepared or issued by an insurer or insurance producer as evidence
4 of personal risk insurance or commercial risk insurance, as both terms
5 are defined in section 38a-663 of the general statutes, that is issued on
6 property, operations or risks located in this state. "Certificate of
7 insurance" does not include an insurance policy, a binder, an
8 endorsement or an automobile insurance identification or information
9 card.
- 10 (b) No person shall (1) prepare, deliver or issue for delivery a
11 certificate of insurance that contains false or misleading information
12 about the coverage provided by the referenced insurance policy, (2)
13 prepare the alteration or amendment of a certificate of insurance or
14 deliver or issue for delivery a new certificate of insurance unless such
15 alteration, amendment or new certificate accurately reflects the

16 provisions of the referenced insurance policy, or (3) represent that (A)
 17 a certificate of insurance confers new or additional rights to any person
 18 beyond those provided for in the referenced insurance policy, or (B)
 19 amending such certificate will alter, amend or extend the coverage
 20 provided by the referenced insurance policy.

21 (c) No certificate of insurance shall warrant that the referenced
 22 insurance policy complies with the insurance or indemnification
 23 requirements of a contract. The inclusion of a contract number or
 24 contract description on a certificate of insurance shall not be construed
 25 as making such a warranty.

26 (d) No person shall prepare, issue, demand or require, in addition to
 27 or in lieu of a certificate of insurance, an opinion letter or other
 28 document or correspondence that is inconsistent with the provisions of
 29 this section, except that an insurer or insurance producer may prepare
 30 or issue an addendum to a certificate of insurance that clarifies and
 31 explains the coverage provided by the referenced insurance policy and
 32 that otherwise complies with the provisions of this section.

33 (e) No person shall request or require another person to perform
 34 any act that violates the provisions of subsection (b) of this section.

35 (f) The commissioner may conduct an investigation, pursuant to
 36 section 38a-16 of the general statutes, of any person the commissioner
 37 reasonably believes has been or is engaged in a violation of any
 38 provision of this section.

This act shall take effect as follows and shall amend the following sections:		
Section 1	October 1, 2014	New section

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INS *Joint Favorable*